June 30, 2006

VIA ELECTRONIC DELIVERY AND U.S. MAIL

Alessandro A. Iuppa, Superintendent Attn: Vanessa J. Leon Docket No. INS-06-900 Maine Bureau of Insurance 34 State House Station Gardiner, Maine 04333-0034

In Re: Review Of Aggregate Measurable Cost Savings Determined By Dirigo Health For The Second Assessment Year

FILING COVERSHEET

Dear Superintendent Iuppa:

Enclosed for filing please find the following:

SUBMITTED BY: Anthem BCBS, Maine Association of Health Plans, Maine

Automobile Dealers Insurance Trust and Maine State Chamber of

Commerce

DATE: June 30, 2006

DOCUMENT TITLE: Joint Response to CAHC Concerning Undisclosed Affiliations of

Dirigo Board Member

DOCUMENT TYPE: Letter

CONFIDENTIAL: NO

Thank you for your assistance in this matter.

Very truly yours,

/s/ Counsel for Intervenors

NON-CONFIDENTIAL

STATE OF MAINE DEPARTMENT OF PROFESSIONAL AND FINANCIAL REGULATION BUREAU OF INSURANCE

| IN RE: |) | |
|-----------------------------|---|------------------------------|
| |) | |
| REVIEW OF AGGREGATE |) | JOINT RESPONSE TO CAHC |
| MEASURABLE COST SAVINGS |) | CONCERNING UNDISCLOSED |
| DETERMINED BY DIRIGO HEALTH |) | AFFILIATIONS OF DIRIGO BOARD |
| FOR THE SECOND ASSESSMENT |) | MEMBER |
| YEAR |) | |
| |) | |
| Docket No. INS-06-900 |) | |
| |) | June 30, 2006 |
| | | |

NON-CONFIDENTIAL

Dear Mr. Superintendent:

Counsel for Intevenors Anthem Health Plans of Maine, Inc., Maine State Chamber of Commerce, Maine Association of Health Plans, and Maine Automobile Dealers Association Insurance Trust ("Intervenors") are in receipt of CAHC's reply. While the majority of CAHC's argument does not warrant a response, Intervenors respond briefly to counsel's suggestions that (1) Intervenor counsel were aware of Mr. McCann's affiliation with CAHC prior to the June 16 letter and waited in ambush to raise this issue; and (2) the filing is defective because Intervenors provided no basis for redress by the Superintendent.

First, by signing below, the undersigned affirm that each first learned of Mr. McCann's membership on the CAHC Board through the June 16, 2006 letter and the investigation performed thereafter. Period.

Second, the redress we requested of the Superintendent was straightforward: any deference accorded to an agency is premised on the presumption that the findings and determinations were made by an unbiased, neutral agency. That fundamental proposition needs no citation, but in the event the Superintendent wishes briefing on this point, we can certainly provide it.

CAHC does not deny, indeed now confirms, that Mr. McCann is a current member of its Board of Directors. That fact was not disclosed to counsel in this hearing, despite the recusals outlined in our initial joint letter. If it had been disclosed, Intervenor counsel certainly would have objected to Mr. McCann's participation in the deliberations and vote on this matter. Because the facts are now undisputed, the Superintendent should accord no deference to any of the Board's findings of fact and conclusions of law.

DATED: June 30, 2006

Respectfully submitted,

/s/ Christopher T. Roach Christopher T. Roach, Esq. PIERCE ATWOOD LLP One Monument Square Portland, Maine 04101 Counsel for Anthem Health Plans of Maine, Ins.

/s/ D. Michael Frink

D. Michael Frink, Esquire Curtis Thaxter Stevens Broder & Micoleau LLC One Canal Plaza P.O. Box 7320 Portland, ME 04112-7320 Counsel for Maine Association of Health Plans

/s/ William Stiles

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Commerce

/s/ Bruce Gerrity

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45 Memorial Circle P.O. Box 1058

Augusta, ME 04332-1058

Counsel for Maine Automobile Dealers

Association Insurance Trust

CERTIFICATE OF SERVICE

The undersigned hereby certifies that on June 30, 2006, a copy of Intervenors' Joint Response to CAHC Concerning Undisclosed Affiliations of DHA Board Member was served on each of the persons listed below.

Compass Health Analytics, Inc. ATTN: Jim Highland 465 Congress Street, 7th Floor Portland, ME 04101

Alessandro A. Iuppa, Superintendent ATTN: Vanessa J. Leon, Docket No. INS-06-900 Bureau of Insurance Maine Department of Professional and Financial Regulation 124 Northern Avenue Gardiner, ME 04345 Joseph P. Ditre, Esquire Consumers for Affordable Healthcare P.O. Box 2490 Augusta, ME 04338-2490 Thomas C. Sturtevant, Jr. Assistant Attorney General Office of the Attorney General 6 State House Station Augusta, ME 04333-0006

William Laubenstein, Esquire Office of the Attorney General 6 State House Station Augusta, ME 04333-0006

DATED: June 30, 2006 /s/ Counsel for Intervenors
Counsel for Intervenors